

SERFF Tracking Number:	CMLX-G127065691	State:	Arkansas
Filing Company:	Companion Life Insurance Company	State Tracking Number:	48168
Company Tracking Number:	AR001480100001		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	HOAS04OT10		
Project Name/Number:	HOAS04OT10/AR001480100001		

Filing at a Glance

Company: Companion Life Insurance Company

Product Name: HOAS04OT10

SERFF Tr Num: CMLX-G127065691

State: Arkansas

TOI: H21 Health - Other

SERFF Status: Closed-Approved-Closed

State Tr Num: 48168

Sub-TOI: H21.000 Health - Other

Co Tr Num: AR001480100001

State Status: Approved-Closed

Filing Type: Form

Author: SPI CompanionLife

Reviewer(s): Rosalind Minor

Date Submitted: 03/04/2011

Disposition Date: 03/15/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 03/04/2011

Implementation Date:

State Filing Description:

General Information

Project Name: HOAS04OT10

Project Number: AR001480100001

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 03/15/2011

State Status Changed: 03/15/2011

Created By: SPI CompanionLife

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Companion Life Insurance Company hereby submits the required information for the American Consumer Services Association to be approved as an acceptable association in your state. This association will be offering various insurance products which we have approved in your state.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: SPI CompanionLife

Company and Contact

SERFF Tracking Number:	CMLX-G127065691	State:	Arkansas
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Product Name:	HOAS04OT10		
Project Name/Number:	HOAS04OT10/AR001480100001		

Filing Contact Information

Vivian Frederic, Contracts Compliance Specialist	vivian.frederic@companiongroup.com
7909 Parklane Rd	803-735-1251 [Phone] 46777 [Ext]
Columbia, SC 29223-5666	800-836-5433 [FAX]

Filing Company Information

Companion Life Insurance Company	CoCode: 77828	State of Domicile: South Carolina
7909 Parklane Rd, Suite 200	Group Code: 661	Company Type:
Columbia, SC 29223-5666	Group Name: Companion Life Insurance Company	State ID Number:
(803) 735-1251 ext. [Phone]	FEIN Number: 57-0523959	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Companion Life Insurance Company	\$50.00	03/04/2011	45278842

SERFF Tracking Number:	CMLX-G127065691	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	03/15/2011	03/15/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	03/10/2011	03/10/2011	SPI CompanionLife	03/14/2011	03/14/2011
Pending Industry Response	Rosalind Minor	03/04/2011	03/04/2011	SPI CompanionLife	03/07/2011	03/07/2011

<i>SERFF Tracking Number:</i>	<i>CMLX-G127065691</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48168</i>
<i>Company Tracking Number:</i>	<i>AR001480100001</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>HOAS04OT10</i>		
<i>Project Name/Number:</i>	<i>HOAS04OT10/AR001480100001</i>		

Disposition

Disposition Date: 03/15/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	CMLX-G127065691	State:	Arkansas
Filing Company:	Companion Life Insurance Company	State Tracking Number:	48168
Company Tracking Number:	AR001480100001		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	HOAS04OT10		
Project Name/Number:	HOAS04OT10/AR001480100001		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document (revised)	Articles of Incorporation	Approved-Closed	Yes
Supporting Document	Articles of Incorporation	Replaced	Yes
Supporting Document	By-Laws	Approved-Closed	Yes
Supporting Document	Questionnaire	Approved-Closed	Yes
Supporting Document	Financial Statement	Approved-Closed	Yes
Supporting Document	Marketing Materials	Approved-Closed	Yes

SERFF Tracking Number: CMLX-G127065691 *State:* Arkansas
Filing Company: Companion Life Insurance Company *State Tracking Number:* 48168
Company Tracking Number: AR001480100001
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: HOAS04OT10
Project Name/Number: HOAS04OT10/AR001480100001

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/10/2011

Submitted Date 03/10/2011

Respond By Date

Dear Vivian Frederic,

This will acknowledge receipt of the captioned filing.

Objection 1

- Articles of Incorporation (Supporting Document)

Comment:

Please provide us with a complete copy of the Articles of Incorporation.

Our Department would also like to see the marketing material that will be available to the consumer.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CMLX-G127065691 State: Arkansas
Filing Company: Companion Life Insurance Company State Tracking Number: 48168
Company Tracking Number: AR001480100001
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: HOAS04OT10
Project Name/Number: HOAS04OT10/AR001480100001

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/14/2011
Submitted Date 03/14/2011

Dear Rosalind Minor,

Comments:

Thank you for your review of our filing.

Response 1

Comments: Attached is a complete copy of the Articles of Incorporation.

Also attached is a copy of the marketing information which is included on the website. This is the only marketing information which will be used.

Related Objection 1

Applies To:

- Articles of Incorporation (Supporting Document)

Comment:

Please provide us with a complete copy of the Articles of Incorporation.

Our Department would also like to see the marketing material that will be available to the consumer.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Articles of Incorporation

Comment:

Satisfied -Name: Marketing Materials

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

<i>SERFF Tracking Number:</i>	<i>CMLX-G127065691</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48168</i>
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<i>Product Name:</i>	<i>HOAS04OT10</i>		
<i>Project Name/Number:</i>	<i>HOAS04OT10/AR001480100001</i>		

If you have any questions or need additional information, please let us know.

Sincerely,
SPI CompanionLife

SERFF Tracking Number: CMLX-G127065691 *State:* Arkansas
Filing Company: Companion Life Insurance Company *State Tracking Number:* 48168
Company Tracking Number: AR001480100001
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: HOAS04OT10
Project Name/Number: HOAS04OT10/AR001480100001

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/04/2011

Submitted Date 03/04/2011

Respond By Date

Dear Vivian Frederic,

This will acknowledge receipt of the captioned filing.

Objection 1

- Articles of Incorporation (Supporting Document)

Comment:

Please advise as to how many members are in the association.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CMLX-G127065691 State: Arkansas
Filing Company: Companion Life Insurance Company State Tracking Number: 48168
Company Tracking Number: AR001480100001
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: HOAS04OT10
Project Name/Number: HOAS04OT10/AR001480100001

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/07/2011
Submitted Date 03/07/2011

Dear Rosalind Minor,

Comments:

Thank you for your review of our filing.

Response 1

Comments: There are 240 members in the association. None of the members reside in Arkansas.

Related Objection 1

Applies To:

- Articles of Incorporation (Supporting Document)

Comment:

Please advise as to how many members are in the association.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any further questions or need additional information, please let us know.

Sincerely,
SPI CompanionLife

<i>SERFF Tracking Number:</i>	<i>CMLX-G127065691</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48168</i>
<i>Company Tracking Number:</i>	<i>AR001480100001</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>HOAS04OT10</i>		
<i>Project Name/Number:</i>	<i>HOAS04OT10/AR001480100001</i>		

Rate data does NOT apply to filing.

SERFF Tracking Number: CMLX-G127065691

State: Arkansas

Filing Company: Companion Life Insurance Company

State Tracking Number: 48168

Company Tracking Number: AR001480100001

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: HOAS04OT10

Project Name/Number: HOAS04OT10/AR001480100001

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification	Approved-Closed	03/15/2011
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	03/15/2011
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	03/15/2011
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	03/15/2011
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	03/15/2011
Bypass Reason: Not applicable		
Comments:		

SERFF Tracking Number:	CMLX-G127065691	State:	Arkansas
Filing Company:	Companion Life Insurance Company	State Tracking Number:	48168
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TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	HOAS04OT10		
Project Name/Number:	HOAS04OT10/AR001480100001		

	Item Status:	Status
		Date:
Satisfied - Item: Articles of Incorporation	Approved-Closed	03/15/2011
Comments:		
Attachment:		
Articles of Incorporation.PDF		

	Item Status:	Status
		Date:
Satisfied - Item: By-Laws	Approved-Closed	03/15/2011
Comments:		
Attachment:		
Association Bylaws.PDF		

	Item Status:	Status
		Date:
Satisfied - Item: Questionnaire	Approved-Closed	03/15/2011
Comments:		
Attachment:		
ACSA Plan Filing Information.PDF		

	Item Status:	Status
		Date:
Satisfied - Item: Financial Statement	Approved-Closed	03/15/2011
Comments:		
Attachment:		
Financial Statement for Association.PDF		

	Item Status:	Status
		Date:
Satisfied - Item: Marketing Materials	Approved-Closed	03/15/2011
Comments:		
Attachment:		

<i>SERFF Tracking Number:</i>	<i>CMLX-G127065691</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48168</i>
<i>Company Tracking Number:</i>	<i>AR001480100001</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>HOAS04OT10</i>		
<i>Project Name/Number:</i>	<i>HOAS04OT10/AR001480100001</i>		

Website Marketing Materials.PDF



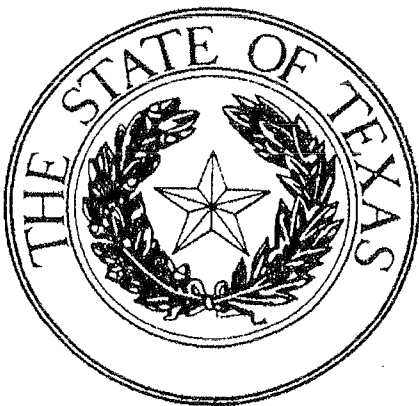
The State of Texas

SECRETARY OF STATE

IT IS HEREBY CERTIFIED that
Articles of Incorporation of

AMERICAN CONSUMER SERVICES ASSOCIATION
File No. 619024-1

were filed in this office and a certificate of incorporation was issued to this corporation,
and no certificate of dissolution is in effect and the corporation is currently in existence.



*IN TESTIMONY WHEREOF, I have hereunto
signed my name officially and caused to be
impressed hereon the Seal of State at my office in
Austin, Texas on April 7, 2000.*

Elton Bomer
Secretary of State

ARTICLES OF AMENDMENT
TO THE
ARTICLES OF INCORPORATION

Pursuant to the provisions of Article 4.03 of the Texas Non-Profit Corporation Act, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation which changes the name of the corporation, its address and its registered agent.

ARTICLE ONE

The name of the corporation is Storm Soccer Club.

ARTICLE TWO

The following amendments to the Articles of Incorporation were adopted by the corporation on the 21st of February, 1986.

Article One of the Articles of Incorporation is hereby amended so as to read as follows:

"The name of the corporation is American Consumer Services Association.

Article Five of the Articles of Incorporation is hereby amended so as to read as follows:

"The street address of the registered offices of the corporation is 2020 Live Oak Street, Dallas, Texas 75201 and the name of the registered agent at such address is J. Ralph Wood, Jr.

ARTICLES THREE

The amendments were adopted in the following manner:

The amendments were adopted at a meeting of the Board of Directors held on February 21, 1986, and received the vote of the majority of the directors in office, there being no members having voting rights in respect thereof.

Dated: February 21, 1986.

STORM SOCCER CLUB
(Name of Corporation)

By

James L. Whitford
Its President

By

J. Ralph Wood, Jr.
Its Secretary

JRW/hja

STATE OF TEXAS)
COUNTY OF)

I, Sandra J. Bennett, a notary public,
do hereby certify that on this 13th day of July,
1982, personally appeared before me GEORGE KATOSIC,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Sandra J. Bennett
NOTARY PUBLIC in and for
Hallam County, Texas

My commission expires of the
12th day of November, 1984.

ARTICLES OF INCORPORATIONStorm Soccer ClubFILED
in the Office of the
Secretary of State of Texas

AUG 18 1982

Clerk of
Corporations Section

We, the undersigned natural persons, at least two
(2) of whom are citizens of the State of Texas, and who
are of the age of eighteen (18) years of more, acting as
incorporators of a corporation under the Texas Non-Profit
Corporation Act, do hereby adopt the following Articles
of Incorporation for such corporation:

ARTICLE ONE

The name of the corporation is Storm Soccer Club.

ARTICLE TWO

The corporation is a non-profit corporation.

ARTICLE THREE

The period of duration is perpetual.

ARTICLE FOUR

The purposes for which the corporation is organized
are:

- (1) The primary purpose is to operate and maintain a soccer club exclusively for the pleasure and recreation of its members.
- (2) The general purpose and powers are:
 - a) To organize a childrens soccer league in Collin County, Texas.
 - b) To purchase, lease, or otherwise acquire, improve, construct, own, hold, use, maintain, operate, exchange, encumber, sell, convey, or otherwise dispose of, real and personal property of every kind, nature, or description, as may be necessary or desirable to promote the primary purpose of this corporation.
 - c) To make and perform contracts of every kind for any lawful purpose without limit as to amount, with any person, firm, association, corporation, municipality, state, government, or municipal or political subdivision.
 - d) To have and exercise all the rights and powers conferred on non-profit corporations under the Texas Non-Profit Corporation Act, as such law is now in effect or may any time hereafter be amended.
 - e) To do all other acts necessary or expedient for the administration of the affairs and attainment of the purposes of this corporation.

The foregoing statement of purpose shall be construed as a statement of both purpose and powers, and the purposes and powers stated in each clause shall, except where otherwise expressed, be in no way limited or restricted by any reference to or inference from the terms or provisions of any other clause, but shall be regarded as independent purposes and powers.

(3) Notwithstanding any of the foregoing statements of purposes and powers, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the primary purpose of this corporation as set forth in Paragraph I of this Article Four, and nothing contained in the foregoing statement of purposes shall be construed to authorize this corporation to carry on any activity for the profit of its members, or to distribute any gains, profits, or dividends to its members as such, except that upon dissolution this corporation may distribute its assets to any organization qualifying for exemption under the provisions of Internal Revenue Code Section 501 (c) (3).

This corporation is organized pursuant to the Texas Non-Profit Corporation Act and does not contemplate pecuniary gain to the members thereof and is organized for non-profit purposes.

ARTICLE FIVE

The street address of the internal registered office of the corporation is 2401 Timbercreek Drive, Plano, Texas 75075 and the name of its initial registered agent at such address is George R. Katosic.

ARTICLE SIX

The number of directors constituting the initial board of directors of the corporation is ^{five} ~~five~~ (5), and the names and addresses of the persons who are to serve as the initial directors are:

Bob Camplen	1801 Azurite, Plano, Texas 75075
Larry Dehls	2420 Peppertree Plano, Texas 75074
Ralph Boggs	2709 Kingston, Plano, Texas 75074
George Katosic	2401 Timbercreek Drive, Plano, Texas 75075
Tim Dean	3805 Leatherdrop Drive, Plano, Texas 75075
Ron Higgins	837 Kirby Lane, Richardson, Texas 75248

ARTICLE SEVEN

The name and address of each incorporator is:

Bob Camplen	1801 Azurite, Plano, Texas 75075
Larry Dehls	2420 Peppertree, Plano, Texas 75074
Ralph Boggs	2709 Kingston, Plano, Texas 75074
George Katosic	2401 Timbercreek Drive, Plano, Texas 75075
Tim Dean	3805 Leatherdrop Drive, Plano, Texas 75075
Ron Higgins	837 Kirby Lane, Richardson, Texas 75248

IN WITNESS WHEREOF, we have hereunto set our hands, this
13th day of July, 1982.

Bob Castle
BOB CASTLE

Larry DeHes
LARRY DEHES

Ralph Boggs
RALPH BOGGS

George Katolic
GEORGE KATOLIC

Tim Dean
TIM DEAN

Ron Higgins
RON HIGGINS

STATE OF TEXAS

COUNTY OF

I, Dorinda L. Bennett, a notary public,
do hereby certify that on this 13th day of July,
1982, personally appeared before me BOB CAMPLEN,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Dorinda L. Bennett
NOTARY PUBLIC in and for

Harris County, Texas

My commission expires on the 12th
day of November, 1984.

STATE OF TEXAS)

COUNTY OF)

I, Andrea J. Kinnell, a notary public,
do hereby certify that on this 13th day of July,
1982, personally appeared before me LARRY DEHLS,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Andrea J. Kinnell
NOTARY PUBLIC in and for
Kerr County, Texas

My commission expires on the
11th day of November, 1984.

STATE OF TEXAS

COUNTY OF

I, Dandra L. Bennett, a notary public,
do hereby certify that on this 14th day of July,
1982, personally appeared before me GEORGE KATOSIC,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Dandra L. Bennett
NOTARY PUBLIC in and for
Hallam County, Texas

My commission expires on the 12th day
of November, 1983.

STATE OF TEXAS

COUNTY OF

I, Wanda J. Kennell, a notary public,
do hereby certify that on this 17th day of July,
1982, personally appeared before me TIM DEAN,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Wanda J. Kennell
NOTARY PUBLIC in and for
Galien County, Texas

My commission expires on the 12th day
of November, 1982.

STATE OF TEXAS
COUNTY OF _____

I, Sandra J. Dennell, a notary public,
do hereby certify that on this 13th day of July,
1982, personally appeared before me RALPH BOGGS,
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Sandra J. Dennell
NOTARY PUBLIC in and for
Hallam County, Texas

My commission expires on the
12th day of November, 1984.

STATE OF TEXAS

COUNTY OF

I, Andrew J. Bennett, a notary public,
do hereby certify that on this 1st day of July,
1982, personally appeared before me RON HIGGINS
who, being by me first duly sworn, declared that he is the person
who signed the foregoing document as an incorporator, and that
the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
the day and year above written.

Andrew J. Bennett
NOTARY PUBLIC in and for

Collins County, Texas

My commission expires on the 12th day
of November, 1982.

ARTICLES OF INCORPORATIONStorm Soccer ClubFILED
In the Office of the
Secretary of State of Texas

AUG 18 1982

Clerk E
Corporations Section

We, the undersigned natural persons, at least two
(2) of whom are citizens of the State of Texas, and who
are of the age of eighteen (18) years of more, acting as
incorporators of a corporation under the Texas Non-Profit
Corporation Act, do hereby adopt the following Articles
of Incorporation for such corporation:

ARTICLE ONE

The name of the corporation is Storm Soccer Club.

ARTICLE TWO

The corporation is a non-profit corporation.

ARTICLE THREE

The period of duration is perpetual.

ARTICLE FOUR

The purposes for which the corporation is organized
are:

- (1) The primary purpose is to operate and maintain a soccer club exclusively for the pleasure and recreation of its members.
- (2) The general purpose and powers are:
 - a) To organize a childrens soccer league in Collin County, Texas.
 - b) To purchase, lease, or otherwise acquire, improve, construct, own, hold, use, maintain, operate, exchange, encumber, sell, convey, or otherwise dispose of, real and personal property of every kind, nature, or description, as may be necessary or desirable to promote the primary purpose of this corporation.
 - c) To make and perform contracts of every kind for any lawful purpose without limit as to amount, with any person, firm, association, corporation, municipality, state, government, or municipal or political subdivision.
 - d) To have and exercise all the rights and powers conferred on non-profit corporations under the Texas Non-Profit Corporation Act, as such law is now in effect or may any time hereafter be amended.
 - e) To do all other acts necessary or expedient for the administration of the affairs and attainment of the purposes of this corporation.

The foregoing statement of purpose shall be construed as a statement of both purpose and powers, and the purposes and powers stated in each clause shall, except where otherwise expressed, be in no way limited or restricted by any reference to or inference from the terms or provisions of any other clause, but shall be regarded as independent purposes and powers.

(3) Notwithstanding any of the foregoing statements of purposes and powers, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the primary purpose of this corporation as set forth in Paragraph I of this Article Four, and nothing contained in the foregoing statement of purposes shall be construed to authorize this corporation to carry on any activity for the profit of its members, or to distribute any gains, profits, or dividends to its members as such, except that upon dissolution this corporation may distribute its assets to any organization qualifying for exemption under the provisions of Internal Revenue Code Section 501 (c) (3).

This corporation is organized pursuant to the Texas Non-Profit Corporation Act and does not contemplate pecuniary gain to the members thereof and is organized for non-profit purposes.

ARTICLE FIVE

The street address of the internal registered office of the corporation is 2401 Timbercreek Drive, Plano, Texas 75075 and the name of its initial registered agent at such address is George R. Katosic.

ARTICLE SIX

The number of directors constituting the initial board of directors of the corporation is ~~five~~ ^{SIX 6} (5), and the names and addresses of the persons who are to serve as the initial directors are:

Bob Camplen	1801 Azurite, Plano, Texas 75075
Larry Dehls	2420 Peppertree Plano, Texas 75074
Ralph Boggs	2709 Kingston, Plano, Texas 75074
George Katosic	2401 Timbercreek Drive, Plano, Texas 75075
Tim Dean	3805 Leatherdrop Drive, Plano, Texas 75075
Ron Higgins	837 Kirby Lane, Richardson, Texas 75248

ARTICLE SEVEN

The name and address of each incorporator is:

Bob Camplen	1801 Azurite, Plano, Texas 75075
Larry Dehls	2420 Peppertree, Plano, Texas 75074
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Tim Dean	3805 Leatherdrop Drive, Plano, Texas 75075
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AMENDED BYLAWS
OF
AMERICAN CONSUMER SERVICES ASSOCIATION

Rev. August 1, 1990

**AMENDED BYLAWS
OF
AMERICAN CONSUMER SERVICES ASSOCIATION**

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**AMENDED BYLAWS
OF
AMERICAN CONSUMER SERVICES ASSOCIATION**

**ARTICLE 1
PURPOSES**

The purpose of American Consumer Services Association ("Association") shall be as that stated in the Articles of Incorporation as well as any powers as are now or may hereafter be granted by the Texas Non-Profit Corporation Act.

**ARTICLE 2
OFFICES**

The Association shall have and continuously maintain in the State of Texas a Registered Agent whose office is identical with such Registered Office, and may have other offices within or without the State of Texas as the Board of Directors ("Directors") may from time to time determine.

**ARTICLE 3
MEMBERS**

- 3.01 **CLASSES OF MEMBERS.** *The Association shall have two (2) classes of members; active and inactive. The classes of members of the Association may be changed at any time as determined by the Board of Directors.*
- 3.02 **ACTIVE MEMBERS.** *Any member who is not in default in the payment of dues for a period of one (1) month or more from the beginning of the period for which such dues become payable shall be an active member. Active members shall be entitled to all of the rights and privileges provided to active members as determined by the Board of Directors. The membership of an active member may be terminated by the Board of Directors in the manner provided by Amended Bylaw 3.05.*
- 3.03 **INACTIVE MEMBERS.** *When any member shall be in default in the payment of dues for a period of one (1) month from the beginning of the period for which such dues become payable, such member shall become an inactive member. Inactive members shall only be entitled to limited rights and privileges as determined by the Board of Directors. The membership of an inactive member may be terminated by the Board of Directors in the manner provided by Amended Bylaw 3.05.*
- 3.04 **VOTING RIGHTS.** *Only Active members shall have voting rights as specifically set forth in these Amended Bylaws.*

- 3.05 TERMINATION OF MEMBERSHIP. The Board of Directors of the Association by affirmative vote of two-thirds (2/3) of all of the members of the Board of Directors may suspend or expel a member for cause after an appropriate hearing.
- 3.06 RESIGNATION. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.
- 3.07 REINSTATEMENT. Upon written request signed by a former member and filed with the Secretary, the Board of Directors may by the affirmative vote of two-thirds (2/3) of the members of the Board of Directors reinstate such former member to membership in the Association upon such terms as the Board of Directors may deem appropriate.
- 3.08 TRANSFER OF MEMBERSHIP. Membership in this Association is not transferable or assignable.

ARTICLE 4 MEETINGS OF MEMBERS

- 4.01 ANNUAL MEETING. Upon approval by the Directors, an annual meeting of the members of the Association or other duly chosen representatives may be held for the purpose of electing Directors of the Association.
- 4.02 SPECIAL MEETINGS. Special meetings of members of the Association may be called by the President, Board of Directors or one hundred (100) members entitled to vote at such meeting.
- 4.03 PURPOSE FOR MEETINGS. The purpose for an Annual or Special Meeting of the Members of the Association is for the election of Directors of the Association.
- 4.04 PLACE OF MEETINGS. The Board of Directors may designate any place, within or without the State of Texas, as the place of meeting for any Annual Meeting or for any Special Meeting of the members of the Association. If no designation is made, or if a Special Meeting be otherwise called, the place of meeting shall be the Administrative Office of the Association or, if additional space be required, a suitable location nearby.
- 4.05 NOTICE OF MEETINGS. Written or printed notice stating the place, day and hour of any regular Annual or Special Meeting of the Association members shall be delivered, either personally or by mail, to each member, or to each member's proxy as set forth in Article 4.06 below, not less than five (5) nor more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the officers or persons calling the meeting. In the case of a Special Meeting, the names of the candidates for election as Directors of the Association shall be stated in the notice. If mailed, the notice of a meeting shall be deemed delivered when deposited in the United States Mail addressed to the member at his address, or to the Member's proxy at his address, as it appears on the records of the Association, with postage thereon prepaid.

- 4.06 QUORUM. A majority of the members of the Association, or the members' proxies, shall constitute a quorum for the Election of Directors at any meeting of the members.
- 4.07 INFORMAL ACTION BY MEMBERS. The election of Directors of the Association may be taken without a meeting if consent in writing, setting forth the action so taken, shall be signed by three-fourths (3/4) of the members, or the members' proxies, with respect to the election.
- 4.08 PROXIES BY MEMBERS. A member of the Association may, at any time, give his written proxy to any Director or officer of the Association, for purposes of voting at any meetings of the members, or consenting in writing to any action required to be taken at such meetings, or receiving notice of any said meetings.
- 4.09 PARLIAMENTARY PROCEDURES. Parliamentary procedure for all meetings of members, Directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these Amended Bylaws.

ARTICLE 5 BOARD OF DIRECTORS

- 5.01 GENERAL POWERS. The affairs of the Association shall be managed by its Board of Directors.
- 5.02 NUMBER, TENURE, AND ELECTION. The number of Directors shall be three (3). Each Director shall hold office for a term of five (5) years and be eligible for re-election. Directors shall be elected by a majority vote of the Members of the Association, or by the members' proxies. Such election of Directors may be conducted by mail.
- 5.03 PROXIES BY MEMBERS. A member of the Association may, at any time, give his written proxy to the Board of Directors of the Association, for purposes of voting.
- 5.04 DIRECTORS TO BE MEMBERS. Any person serving as a Director of the Association must also be a member of the Association.
- 5.05 REGULAR MEETINGS. A regular annual meeting of the Board of Directors shall be held at ten o'clock a.m. (10:00 a.m.), Central Standard Time, on the first day of each February, or on the first day thereafter if such date falls on a weekend or holiday, at the Administrative Office of the Association in Kansas, or, if additional space be required, at a suitable location nearby, without any other notice than this Amended Bylaw. The Board of Directors may provide by resolution the time and place, within or without the State of Texas, for the holding of additional regular meetings of the Board.

- 5.06 SPECIAL MEETINGS. Special meetings of the Board of Directors may be called by or at the request of the President or any two Directors. All special meetings shall state the purpose of the meeting and be held at the Administrative Office of the Association in Kansas unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.
- 5.07 NOTICE. Notice of any Special Meetings of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally or sent by mail or telegram to each Director at his address as shown by the records of the Association. If notice be given by telegram, such notice shall be deemed to be delivered when the telegram is delivered to the telegraph company. Any Director may waive notice of any meeting. The attendance of a Director at any meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any Special Meetings of the Board of Directors shall be specified in the notice of such meeting.
- 5.08 QUORUM. All members of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board.
- 5.09 MANNER OF ACTING. The unanimous act of the Directors eligible to vote at a meeting at which a quorum is present shall be the act of the Board of Directors.
- 5.10 VACANCIES. Any vacancy occurring in the Board of Directors, or any Directorship to be filled by reason of an increase in the number of Directors, shall be filled by the Board of Directors. A Director elected to fill a vacancy shall be elected for the unexpired term of his predecessor in office.
- 5.11 COMPENSATION. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum for attendance as well as expenses of attendance, if any, may be allowed for attendance at each Regular or Special Meeting of the Board. Nothing herein contained shall be construed to preclude any Director from serving the Association in any other capacity and receiving compensation therefore upon approval by the Board.

ARTICLE 6 OFFICERS

- 6.01 OFFICERS. The officers of the Association shall be a president, one or more vice-presidents (the number thereof to be determined by the Board of Directors), a treasurer, a secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this Article. The Board of Directors may elect or appoint such other officers, including one or more assistant secretaries and one or more assistant treasurers, as it shall deem desirable, such officers to have the authority to perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except for the offices of president and secretary.

- 6.02 OFFICERS TO BE MEMBERS. Any person serving as an officer of the Association must also be a member of the Association.
- 6.03 ELECTION AND TERM OF OFFICE. The officers of the Association shall be elected biannually by the Board of Directors at the Regular Annual Meeting of the Board of Directors. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new offices created and filled at any meeting of the Board of Directors. Each officer shall hold office until his successor shall have been duly elected and shall have qualified.
- 6.04 REMOVAL. Any officer or agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby. Any officer or Board member absent from two consecutive Regular Board Meetings shall be subject to dismissal and replacement, but such removal shall be without prejudice to the contractual rights, if any, of the person so removed.
- 6.05 VACANCIES. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.
- 6.06 PRESIDENT. The president of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors.
- 6.07 VICE PRESIDENT. In the absence of the president or in the event of his inability or refusal to act, the vice president shall perform the duties of the president, and when so acting, shall have all the powers of and be subject to all the restrictions upon the president. The vice president shall perform such other duties as from time to time may be assigned to him by the president or by the Board of Directors.
- 6.08 TREASURER. The treasurer or assistant treasurer shall have charge and custody of and be responsible for all funds and securities of the Association, receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article 8 of these Amended Bylaws. The treasurer or assistant treasurer shall prepare and present quarterly a detailed financial statement of the financial affairs of the Association.
- 6.09 SECRETARY. The secretary or assistant secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; oversee that all notices are duly given in accordance with the provisions of these Amended Bylaws or as required by law; be custodian of the corporate records of the Association; oversee that the seal of the

Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these Amended Bylaws; keep a register of the post office address of each member which shall be furnished to the secretary or assistant secretary by such member; and in general perform all duties incident to the office of secretary and such other duties as from time to time may be assigned to the secretary or assistant secretary by the President or by the Board of Directors. An assistant or assistants to the elected officers may be made available as necessary upon authorization by the Board of Directors.

6.10 EXECUTIVE DIRECTOR. An executive director of the Association may be appointed at such time as the Board of Directors so designates. The executive director of the Association shall be the chief operating officer of the Association and shall be selected by and report to the Board of Directors which shall determine the term of his appointment as well as duties and functions. The executive director of the Association shall carry out the purposes of the Association within the framework of the Articles of Incorporation, these Amended Bylaws, corporate policies and procedures, and the general and specific assignments given to him by the Board of Directors. The functions of the executive director shall include, but not be limited to, the following:

(a) Selection, employment, and supervision of any employees of the Association as authorized by the President and the Board of Directors. All staff employed by the Association must meet required personnel standards as set forth in the personnel policies of the Association.

(b) Coordination and carrying out of planning activities according to an approved work program.

(c) Attendance at all meetings of the Board of Directors and the Executive Committee, except as otherwise determined by the President.

(d) Representing the Board of Directors in dealing with the public and with all agencies.

(e) Such other duties and responsibilities as may from time to time be delegated to him by the President or the Board of Directors.

ARTICLE 7 COMMITTEES

7.01 BENEFITS REVIEW COMMITTEE. There shall be a benefits review committee consisting of the President of the Association and two (2) members of the Association who are selected by the Board of Directors, and who are not Directors or officers of the Association. A majority of the members of the Benefit Review Committee shall constitute a quorum. The benefits review committee shall have the responsibility for locating and reviewing potential programs for the benefit of the members of the

Association, and recommending such programs to the Board of Directors for adoption.

- 7.02 OTHER COMMITTEES. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by the Board of Directors. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. At least one member of each committee shall be a Director of the Association.
- 7.03 TERM OF OFFICE. Each member of a committee shall continue as such until the next Annual Meeting of the Members of the Association, or if none, until the next Regular Annual Meeting of the Board of Directors, unless the committee shall be sooner terminated, or unless such member is removed from such committee or resigns. A member of any committee shall be eligible for reappointment.
- 7.04 CHAIRMAN. One member of each committee shall be designated the chairman of such committee by the Board of Directors unless otherwise set forth in these Amended Bylaws.
- 7.05 VACANCIES. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.
- 7.06 QUORUM. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the entire committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.
- 7.07 RULES. Each committee may adopt rules for its own government not inconsistent with these Amended Bylaws or with rules adopted by the Board of Directors.

ARTICLE 8 CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

- 8.01 CONTRACTS. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances.
- 8.02 CHECKS, DRAFTS, AND OTHER SUCH ORDERS FOR PAYMENT. All checks, drafts, or other orders for the payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents, of the Association, and in such manner as shall from time to time be determined by resolution of the Board of Directors. Such instruments shall

be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association, unless otherwise determined by resolution of the Board of Directors.

- 8.03 DEPOSITS. All funds of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.
- 8.04 GIFTS. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or devise for the general purpose or for any special purpose of the Association.
- 8.05 LOANS. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE 9 **CERTIFICATES OF MEMBERSHIP**

- 9.01 CERTIFICATES OF MEMBERSHIP. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and by the Secretary or an Assistant Secretary and shall be sealed with the seal of the Association, if any. All certificates evidencing membership of any class shall be consecutively numbered. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefore upon such terms, provisions and conditions as the Board of Directors may determine.
- 9.02 ISSUANCE OF CERTIFICATES. When a member has been elected to membership and has paid any initiation fee and dues that may then be required, a Certificate of Membership may be issued in his or her name and delivered to the member by the Secretary, if the Board of Directors shall have provided for the issuance of Certificates of Membership under the terms and provisions of Paragraph 9.01 of this Article.

ARTICLE 10 **BOOKS AND RECORDS**

The Association shall keep complete and accurate books and records as required of a nonprofit corporation organized under the Texas Non-Profit Corporation Act, and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors. Further, the Association shall keep at its Administrative (Principal) Office a record of the names and addresses of all of its members. The books and records of the Association may be inspected by any member, or his agent or attorney, for any proper purpose at any reasonable time. However, since the membership information of the Association is a valuable and proprietary asset of the Association, such

information may not be given or sold to, or be copied by, any member or his agent or attorney.

ARTICLE 11 **DUES**

11.01 **ANNUAL DUES.** The Board of Directors may determine from time to time the amount of initiation fee, if any, and the annual dues payable to the Association by members of each class.

11.02 **PAYMENT OF DUES.** Association dues shall be payable in full in advance; (1) on a monthly basis; or (2) as determined by the Board of Directors.

ARTICLE 12 **FISCAL YEAR**

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE 13 **SEAL**

The Board of Directors may provide for a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal, Texas", or words of similar import.

ARTICLE 14 **WAIVER OF NOTICE**

Whenever any notice is required to be given under the provisions of the Texas Non-Profit Corporation Act, or under the provisions of the Articles of Incorporation or the Amended Bylaws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE 15 **DIVIDENDS**

No dividend shall be paid. The corporation may, however, pay compensation in a reasonable amount to members, Directors, or officers for services rendered.

ARTICLE 16 **CONFLICTS OF INTERESTS**

Whenever any member, Director, officer, executive director or committee member has any personal financial interest which conflicts with any business affair of the Association, such

person shall abstain from partaking in the decision making process regarding that matter, and shall refrain from casting any vote regarding it by disqualifying himself from any such discussions or vote.

ARTICLE 17 INDEMNIFICATION AND INSURANCE

17.01 INDEMNIFICATION. *The Association shall indemnify, to the extent as set forth below, any person who is or was a Director or officer of the Association. In the case of an assertion of any claim against a person who is or was a Director or officer of the Association by reason of his holding such a position whether by action in court or otherwise, the Association shall indemnify him if he satisfies the standard set forth below, for the expenses and costs (including attorneys' fees, but excluding amounts paid in settlement) actually and reasonably incurred by him in connection with the defense of any such claims.*

In the case of the assertion of said claim, such a person shall be indemnified only if he is successful on the merits or otherwise, or he acted in good faith in the transaction which is the subject of the claim, and in a manner he reasonably believed to be in or not opposed to, the best interests of the Association. However, he shall not be indemnified in respect of any claim, issue or matter as to which he has been adjudged liable for negligence or misconduct in the performance of his duty to the Association.

A determination that the standard set forth above has been satisfied may be made by a court. Additionally, the determination may be made by the Board of Directors of the Association, against whom the claim was not asserted or who were not parties to the action, suit or proceeding, or independent legal counsel (appointed by the Board of Directors of the Association) in a written opinion. Anyone making such a determination may determine that a person has met the standard as to some matters, but not as to others, and may reasonably prorate amounts to be indemnified.

The Association may pay in advance any expenses (including attorneys' fees) which may become subject to indemnification as set forth above if the Board of Directors authorizes the specific payment and the person receiving the payment undertakes in writing to repay such amount unless it is ultimately determined that he is entitled to said indemnification by the Association.

The indemnification provided above shall not be exclusive of any other rights to which a person may be entitled by law, Amended Bylaw, agreement, vote of disinterested Directors, or otherwise. The indemnification and advance payments provided hereunder shall continue as to a person who has ceased to be an officer or Director and shall inure to the benefit of his heirs, executors, and administrators.

17.02 INSURANCE. *The Association may purchase and maintain insurance on behalf of any person who is or has been an officer or Director of the Association against any liability incurred by him in any such position, or arising out of his status as such, whether or not the Association would have power to indemnify him against such liability as set forth herein.*

ARTICLE 18
AMENDMENT TO ARTICLES OF INCORPORATION

The Articles of Incorporation of the Association may only be amended by a three-fourths (3/4) majority of the members of the Association, or the members' proxies, present at any Annual Meeting or any Special Meeting of the members of the Association, provided at least five (5) but no more than forty (40) days' prior written notice is given before the date of the meeting of the intention to amend the Articles of Incorporation of the Association at such meetings.

ARTICLE 19
AMENDMENT OF BYLAWS

These Amended Bylaws may be altered, amended, or repealed and new bylaws may be adopted by a unanimous vote of the members of the Board of Directors.

ARTICLE 20
CONSTRUCTION

Whenever the context so requires, the masculine gender shall include the feminine and neuter genders, and the singular shall include the plural, and conversely. If any portion of these Amended Bylaws shall be invalid or inoperative, then, so far as is reasonable and possible the remainder of these Amended Bylaws shall be considered valid and operative and effect shall be given to the intent manifested by the portion held invalid or inoperative.

ARTICLE 21
HEADINGS

The headings used in these Amended Bylaws have been inserted for convenience only and do not constitute matter to be construed in interpretation.

ARTICLE 22
RELATION TO ARTICLES OF INCORPORATION

These Amended Bylaws are subject to, and governed by, the Articles of Incorporation, and any amendments thereto.

ARTICLE 23
EFFECTIVE DATE OF AMENDED BYLAWS

The effective date of these Amended Bylaws is August 1, 1990 as adopted by resolution of the Board of Directors of the Association.



CHARLES S. GREEN



LARRY R. MORRIS

American Consumer Services Association

1. Name and address of the association.

American Consumer Services Association, 402 Lander Lane, Dripping Springs, Texas 78620

2. Is this association incorporated? If so, give state of incorporation.

Yes, Texas

3. Is there a current office in Arkansas?

No current office in AR

4. Does the Arkansas part of the organization have any officers, committees, or chapters? Of so, give details.

No

5. Are annual dues charged? If so, specify amount.

\$36 per year

6. What are the specific activities of the association?

The specific activities of ACSA are for charitable, religious, educational, or scientific purposes including the fostering and promoting of education concerning the advantages and availability of suitable discounted medical and medical related benefits and services in respect to its members. Such education includes not only the collection and dissemination of statistics and other relevant and reliable information, facts and data concerning medical issues and related matters, but also the location and determination of suitable and appropriate medical and medical related discount products and services needed and desired by members at efficient and reasonable costs. Such educational activities also include emails, newsletters, conferences, meetings, seminars, forums and other means of effective communication to members and others.

7. What benefits are provided to the members in addition to insurance? ATTACH BROCHURES ON THE ASSOCIATION WHICH OUTLINES THE ADDITIONAL BENEFITS.

Charitable, religious, educational, or scientific benefits – the only advertising is via the website as there are no brochures

8. What qualifies an individual for membership?

There are no specific qualifications.

9. How are members recruited? If by mailing list, advise the source of this list.

The website and word of mouth

10. Attach a copy of the association's Articles of Incorporation and By Laws.

Articles of Incorporation and By Laws are attached.

11. Enclose a list of dues paying members residing in Arkansas with full addresses. If the association considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

There are no members residing in Arkansas at the current time.

12. Please attach a copy of the association's most recent financial statement.

See attached.

13. Does the association receive any compensation of any kind from the insurer issuing contracts to its members?

No


 Computer or Print
 05-102
 (9-09/29)

Tcode 13196

TEXAS FRANCHISE TAX PUBLIC INFORMATION REPORT

 To be filed by Corporations, Limited Liability Companies (LLC) and Financial Institutions
 This report MUST be signed and filed to satisfy franchise tax requirements

Taxpayer number

Report year

You have certain rights under Chapter 552 and 559, Government Code, to review, request, and correct information we have on file about you. Contact us at: (512) 463-4600, or (800) 252-1381, toll free nationwide.

30006784026

2010

 Taxpayer name
 AMERICAN CONSUMER SERVICES Association

 Mailing address
 438 E BRIDGE ST.

 City
 GRANBURY

 State
 TX

 ZIP Code
 76048

 Plus 4
 2237

 Secretary of State file number or
 Comptroller file number

0061902401

Blacken circle if there are currently no changes from previous year; if no information is displayed, complete the applicable information in Sections A, B and C.

Principal office

Principal place of business

Please sign below!

Officer, director and member information is reported as of the date a Public Information Report is completed. The information is updated annually as part of the franchise tax report. There is no requirement or procedure for supplementing the information as officers, directors, or members change throughout the year.



1000000000008

SECTION A Name, title and mailing address of each officer, director or member.

Name LARRY NORRIS	Title CEO	Director <input checked="" type="radio"/> YES	Term expiration m m d d y y 1 2 3 1 1 1
Mailing address 10402 West 71st Place	City Shawnee	State KS	ZIP Code 66203
Name AMY FRYE	Title DIRECTOR	Director <input checked="" type="radio"/> YES	Term expiration m m d d y y 1 2 3 1 1 1
Mailing address 1441 Kentwood Circle	City CHARLESTON	State SC	ZIP Code 29412
Name	Title	Director <input type="radio"/> YES	Term expiration m m d d y y
Mailing address	City	State	ZIP Code

SECTION B Enter the information required for each corporation or LLC, if any, in which this entity owns an interest of ten percent (10%) or more.

Name of owned (subsidiary) corporation or limited liability company	State of formation	Texas SOS file number, if any	Percentage of Ownership
Name of owned (subsidiary) corporation or limited liability company	State of formation	Texas SOS file number, if any	Percentage of Ownership

SECTION C Enter the information required for each corporation or LLC, if any, that owns an interest of ten percent (10%) or more in this entity or limited liability company.

Name of owned (parent) corporation or limited liability company	State of formation	Texas SOS file number, if any	Percentage of Ownership
---	--------------------	-------------------------------	-------------------------

Registered agent and registered office currently on file. (See instructions if you need to make changes)

Agent: CALVIN CRIDER

Office: 438 East BRIDGE

City: GRANBURY

State: TX

ZIP Code: 76048

The above information is required by Section 171.203 of the Tax Code for each corporation or limited liability company that files a Texas Franchise Tax Report. Use additional sheets for Sections A, B, and C, if necessary. The information will be available for public inspection.

I declare that the information in this document and any attachments is true and correct to the best of my knowledge and belief, as of the date below, and that a copy of this report has been mailed to each person named in this report who is an officer, director or member and who is not currently employed by this, or a related, corporation or limited liability company.

sign here

Title

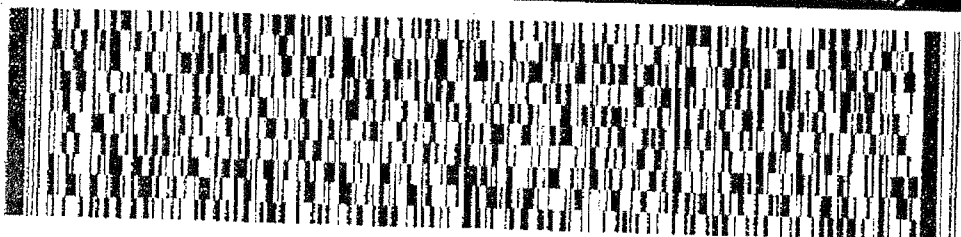
Date


 Area code and phone number
 (843) 324-4290

Texas Comptroller Official Use Only

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PIR IND





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ACSA was formed nearly twenty years ago with you,
the American consumer, in mind.

Welcome to American Consumer Services Association

Welcome to our association web site!

ACSA was formed nearly twenty years ago with you, the American consumer, in mind.

When you join ACSA, you will have the opportunity to gain access to many member benefits. These benefits range from insurance benefit opportunities to legal, travel, and consumer discounts and services. All of your discounts are explained in detail on this website.

While we believe you will be pleased with your overall Association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on ACSA to continuously search for newer and better enhancements to member benefits. As always, we invite and encourage your suggestions on ways the American Consumer Services Association can be more beneficial to you.

If you have any questions about your discounts please let us hear from you.

Why Join Us?

Automatic Benefit Programs

These benefits are available at no additional charge to you or any member of your family. In addition, there are no restrictions or limits on how often you can take advantage of them.

Optional Benefit Programs

These benefits are provided by vendors who have contracted with ACSA to provide a service for members who choose to participate and qualify for the benefits.




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[Register](#) and enjoy our many benefits



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ACSA was formed nearly twenty years ago with you,
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Welcome to the AMERICAN CONSUMER SERVICES ASSOCIATION (ACSA)

When you join ACSA, you will have the opportunity to gain access to many member benefits. These benefits range from insurance benefit opportunities to legal, travel, and consumer discounts and services. All of your discounts are explained in detail on this website.

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Member Benefits

Automatic Benefit Programs

Automatic benefits are provided to members whose dues are currently paid. These benefits are available at no additional charge to you or any member of your family. In addition, there are no restriction or limits on how often you can take advantage of them.

Optional Benefit Programs

Optional benefits are available for purchase by members whose dues are currently paid. These benefits are provided by vendors who have contracted with ACSA to provide a service for members who choose to participate and qualify for the benefits.

Why Join Us?

Automatic Benefit Programs

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Optional Benefit Programs

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Contact Us

Your Name (required)

Your Email (required)

Subject

Your Message

XW^T9

Please type the code above into this box

Send

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More



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Automatic Benefit Programs

Health Benefits	Travel Benefits	Other Benefits
Prescription Discount Program DENTEMAX Dental Discount EPIC Hearing Mail Order Diabetes Supplies Mail Order Vitamin Program Aids to Daily Living (Medical Equipment Discounts) Lab & Diagnostic Discounts Vision Discount	Hotel Discounts Recreation Access Dining Discounts	Legal Assistance ID Theft Resolution Services Auto Service Discounts

HEALTH BENEFITS

PRESCRIPTION DISCOUNT PROGRAM:

Save up to 15% on brand prescriptions and up to 55% on generic prescriptions at over 60,000 participating pharmacies nationwide.

EPIC HEARING:

The EPIC Hearing Services Plan (HSP) is a program offered to members for hearing diagnostics and evaluation, and for hearing aids.

MAIL ORDER VITAMIN PROGRAM:

Through our mail order vitamin program, members can purchase a full array of Vitamins, Nutritional Supplements, Health & Beauty Aids, and OTC (non-prescription) Medicines at significant savings of up to 50% off. Our goal is to provide you with the highest quality products, the lowest prices, and the most friendly-courteous service possible.

LAB & DIAGNOSTIC DISCOUNTS:

Laboratory testing program provides access to 1,100 diagnostic tests and wellness panels at significant savings. Imaging and Diagnostic testing program provides imaging and diagnostic services at significant savings. National and regional lab providers and over 7,000 imaging facilities are available in all 50 states.

VISION DISCOUNT:

Members save 20% to 40% off the retail price of eyewear. Members are eligible for discounts on exams, eyeglasses, and laser vision correction at over 40,000 providers nationwide including independent optometrists, ophthalmologists, and leading optical retailers such as Pearle Vision, LensCrafters, Sears Optical, and Target Optical.

TRAVEL BENEFITS

HOTEL DISCOUNTS:

Brought to you by Choice Hotels®- Save up to 30% at various Choice brand hotels across the country including Comfort Inn, Comfort Suites, Quality Inn, Sleep Inn, Clarion, and many more.

RECREATION ACCESS:

Members will save up to 50% at a wide variety of activities, including family amusement parks, bowling facilities, laser tag, white-water rafting, museums, arcades, sporting and cultural events, high adventure trips, and much more.

DINING DISCOUNTS:

Members of the Dining Program are entitled to savings of up to 50% at dining establishments ranging from casual family eateries to fast food establishments and ice cream parlors. The Dining Program is the more affordable way to dine at favorite restaurants.

OTHER BENEFITS

LEGAL ASSISTANCE:

Members receive five 30 minute initial consultations on separate unrelated matters with a participating attorney at no charge. Members also receive a 25% discount on additional assistance on each matter.

IDENTITY THEFT RESOLUTION SERVICES

IDT911 aids members in notifying the appropriate agencies and institutions of id theft and provides assistance in clearing up fraudulent activities from credit files.

AUTO SERVICE DISCOUNTS:

Members save on everything from oil changes and tune-ups to major repairs and bodywork, receiving a 10-50% discount at over 60,000 locations nationwide.

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Optional Benefit Programs

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ACSA Prescription Discount Card



www.wellcard.com

The American Consumer Services Association Prescription Discount Card is an easy way to help you and your family with all your prescription drug needs. Instantly receive average savings of up to 65% on drug prices through our nationwide network of over 50,000 pharmacies, including major chains and community pharmacies. Your actual savings may vary depending on the medication and the pharmacy you use.

To Use at Participating Pharmacies:

- » Take your prescription to a participating pharmacy. All brand name and generic drugs are included.
- » One card automatically covers all family members at no cost.
- » Show your card to the pharmacist every time you fill a prescription not covered by your insurance or excluded from Medicare Part D.
- » Discounts are given at the time of purchase. Pay the entire cost of the drug, once discount is applied. There is no need to submit receipts.

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DENTEMAX Dental Discount Benefit



www.dentemax.com

Members can choose from over 112,000 access points across the country, and can change dentists at any time. There is no paperwork to complete or waiting periods for choosing a new DenteMax dentist. Each family member can select his or her own dentist.

DenteMax dentists maintain freedom of choice when they partner with DenteMax. There are no limitations on specialist referrals, and dentists work directly with patients regarding treatment plans. DenteMax has no involvement and does not interfere with the doctor/patient relationship.

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Mail Order Diabetes Supplies



Save up to 15% off of the retail price of diabetes supplies with [ForeverActive Medical](#), our mail order service for confidential free home delivery of diabetes testing supplies. Once you contact [ForeverActive Medical](#), they will communicate with you to ensure that you receive the exact diabetes supplies you need to comply with your prescribed treatment regimen. You never have to worry again about running out of supplies. Your savings will really add up when you use this convenient service.

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Medical Equipment Discounts



Brought to you through [4EverActive.com](#), members receive 10% discount on medical, rehabilitation, exercise, specialty give-away and convenience products; helping with solutions for deficiency-free and injury-free environments.

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Lab & Imaging Discount Benefit



www.prepaidlab.com

PrePaidLab.com is revolutionizing the healthcare industry by offering direct-to-consumer laboratory testing services that provide a convenient, confidential, reliable and affordable way for consumers to take control of their healthcare costs and provide them complete access to their health information.

Our mission is to offer access to affordable laboratory testing. We provide superior laboratory products and value-added service. We strive to expand the field of preventative medicine by giving everyone access to affordable screening and laboratory testing.

The future of healthcare is here today. Take control of your healthcare costs and your personal health information by ordering laboratory tests from PrePaidLab.com. All testing is completely confidential and affordable, generally offered at half the retail cost.

Our on-staff doctors, nurses, and other healthcare professionals work to ensure complete confidentiality and accuracy of your test results. To ensure the highest-quality tests and accurate results, PrePaidLab.com is affiliated with the country's largest fully CLIA accredited medical reference laboratories. Quality and confidentiality are guaranteed.

Benefits of ordering your lab tests online:

- » Ordering your medical laboratory tests online will help you, your family, your patients and employees save an average of 50% off the retail price of lab tests
- » No co-pays and no doctors visits required to order your lab tests online
- » No deductibles so no-hassles in dealing with your insurance provider
- » You WON'T need to spend your time or money getting a medical exam or pre-approval from a doctor for your online lab test purchase
- » You DON'T need a prescription, just purchase your blood test online, locate a lab near you, stop in at the lab for your test and your secure and confidential lab test results will be sent directly to you
- » We use only federally & state certified clinics and laboratories nationwide to process your lab tests
- » CONFIDENTIAL results sent ONLY to you, typically within 48 hours!

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OUTLOOK Vision Discount Benefit



www.outlookvision.com

Outlook Benefit Solutions family of discount products started in 1990 with a discount vision plan. Recognizing our members needed to lower their out of pocket costs, we expanded our benefits to include discount pharmacy and discounts on hearing aids. Outlook Benefit Solutions discount products work for individuals or groups, and is a simple alternative to insured products.

Outlook Vision Services

Discount Vision Card

Over 10,500 Provider Locations (All 50 States and Puerto Rico)

Includes Outlook Rx card

Includes Hearing Aid Discounts

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Optional Benefit Programs



Fully Insured Limited Benefit Health Insurance For Individuals

A Lower Cost Alternative to Major Medical Insurance Available Through The American Consumer Services Association

UNIQUE

BasicPlus allows you, the member, to purchase the plan that is right for you. You pay for only the benefit plan you want.

AFFORDABLE

BasicPlus offers a variety of affordable monthly premiums. The cost is determined by the benefit plan you select.

INNOVATIVE

BasicPlus is a valuable, lower-cost alternative for those members that do not want to participate in the expensive one-size-fits-all approach to health insurance plans.

AVAILABLE

BasicPlus is available to all eligible members, including unemployed, part-time, seasonal and contract workers. You, the member, decide which benefit plan you want.

SIMPLE

BasicPlus is easy to enroll in and simple to use.

- » You control the cost... Choose the plan you need
- » Guaranteed issue for all eligible association members*
- » Pre-existing conditions are covered after 6 months
- » No medical questions (except pregnancy) no physical examinations
- » Freedom to use any licensed doctor or hospital, or use the PPO network**
- » No claim forms needed when the network is used**
- » First dollar coverage... Pays in addition to other private insurance
- » No deductibles, no coinsurance, no copays for BasicPlus' fixed indemnity medical benefits (Rx Card has copays)
- » Benefits may be assigned or paid directly to the member
- » List billing available to all entities with 10 or more enrollees
- » Employment not required
- » 12-Month rate guarantee on medical benefits (Rx is different)

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<i>SERFF Tracking Number:</i>	<i>CMLX-G127065691</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Companion Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48168</i>
<i>Company Tracking Number:</i>	<i>AR001480100001</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>HOAS04OT10</i>		
<i>Project Name/Number:</i>	<i>HOAS04OT10/AR001480100001</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/04/2011		Supporting Articles of Incorporation Document	03/14/2011	Articles of Incorporation.PDF (Superceded)



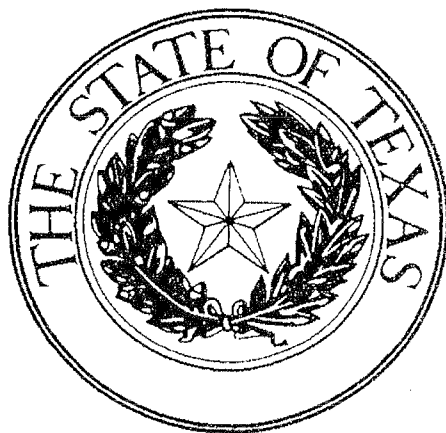
The State of Texas

SECRETARY OF STATE

IT IS HEREBY CERTIFIED that
Articles of Incorporation of

AMERICAN CONSUMER SERVICES ASSOCIATION
File No. 619024-1

were filed in this office and a certificate of incorporation was issued to this corporation,
and no certificate of dissolution is in effect and the corporation is currently in existence.



*IN TESTIMONY WHEREOF, I have hereunto
signed my name officially and caused to be
impressed hereon the Seal of State at my office in
Austin, Texas on April 7, 2000.*



Elton Bomer
Secretary of State